



2010-0006564

RECORDING REQUESTED BY

Jeffrey Merritt Wilson

AND WHEN RECORDED MAIL TO:

Jeffrey Merritt Wilson
PO Box 10414
Salinas, California 93912

Recorded	REC FEE	11.00
Official Records	TAX	310.75
County of San Benito		
JOE PAUL GONZALEZ Clerk-Auditor-Recorder		

03:57PM 20-Jul-2010 SW
Page 1 of 2

APN: 011-270-045-0

RESERVED FOR RECORDERS USE

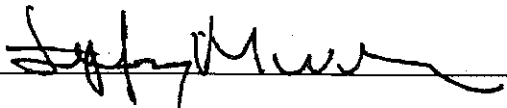
Grant Deed

- ☐ This transfer is exempt from the documentary transfer tax
- ☒ The documentary transfer tax is 310.75 and is computed on:
- ☐ the full value of the interest in the property conveyed.
- ☐ the full value less the value of liens of encumbrances remaining at the time of sale.

The property is located in ☒ an unincorporated area ☐ the city of _____

FOR THE VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, Jeffrey Merritt Wilson, hereby **grant(s)** to Jeffrey Merritt Wilson and Teresa Jean Moore, as tenants in common, the following real property in the unincorporated area, County of San Benito, State of California with the description: EXHIBIT A (Attachment).

Date: 7-20-2010


JEFFREY MERRITT WILSON

STATE OF CALIFORNIA

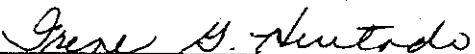
COUNTY OF SAN BENITO

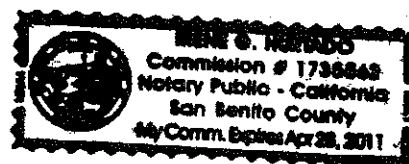
)
) SS.
)

On July 20, 2010 before me, Irene G. Hurtado, a Notary Public, personally, appeared Jeffrey Merritt Wilson who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Signature of Notary



MAIL TAX STATEMENTS TO THE ADDRESS SHOWN ABOVE

2E

EXHIBIT A

PARCEL 1:

PARCEL 4, AS SHOWN ON MAP FILED JULY 2, 1987 IN BOOK 7, PAGE 28 OF PARCEL MAP IN THE OFFICE OF THE COUNTY RECORDER, SAN BENITO COUNTY, CALIFORNIA.

PARCEL 2:

A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS AND UTILITIES UNDER, ON AND ACROSS A STRIP OF LAND 60.00 FEET IN WIDTH, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHWESTERLY LINE OF LOT 69, AS SHOWN ON MAP OF JESSE D. CURE'S SUBDIVISION OF PART OF THE RANCHO AROMITAS Y AGUA CALIENTE, FILED MAY 28, 1894 IN BOOK 1, PAGE 58, OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER, SAN BENITO COURT, CALIFORNIA WHICH BEARS SOUTH 31° 35' EAST, 247.52 FEET FROM THE WESTERLY CORNER OF SAID LOT 69; THENCE

(1) NORTH 67° 00' EAST 1016.54 FEET; THENCE

(2) ALONG A CURVE TO THE RIGHT, HAVING A RADIUS OF 850.00 FEET, THROUGH A CENTRAL ANGLE OF 11° 40' AN ARC DISTANCE: OF 173.08 FEET TO A POINT IN THE COMMON LINE OF LOTS 60 AND 68 WHICH BEARS NORTH 78° 40' EAST, 596.54 FEET FROM THE WESTERLY COMMON CORNER OF SAID LOTS 60, 61, 66, 67 AND 68,

(3) NORTH 78° 40' EAST 2132.64 FEET TO THE WESTERLY LINE OF COLE ROAD.

PARCEL 3:

AN EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES OVER THE

NORTHEASTERLY 30 FEET OF PARCELS 1 AND 2 OF THE CERTAIN PARCEL MAP RECORDED JULY 2, 1987 IN BOOK 7 OF PARCEL MAPS, AT PAGE 28, SAN BENITO COUNTY RECORDS.

EXCEPTING THEREFROM THAT PORTION INCLUDED WITHIN PARCEL TWO ABOVE.

RECORDING REQUESTED BY

Jeffrey Merritt Wilson

AND WHEN RECORDED MAIL TO:

Jeffrey Merritt Wilson
PO Box 10414, Salinas
California 93912

Stephen L. Vagnini
Monterey County Recorder
Recorded at the request of
Filer

ORDAWN
11/19/2010
11:21:41

DOCUMENT: 2010068357



Titles: 1/ Pages: 2

Fees.... 15.00

Taxes....

Other... 2.00

AMT PAID \$17.00

APN: 002-891-009

RESERVED FOR RECORDERS USE

Grant Deed

☒ This transfer is exempt from the documentary transfer tax *lease/option of future equity*

☐ The documentary transfer tax is _____ and is computed on:

☐ the full value of the interest in the property conveyed.

☐ the full value less the value of liens of encumbrances remaining at the time of sale.

The property is located in ☐ an unincorporated area ☒ the city of Salinas, California

FOR THE VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, Jeffrey Merritt Wilson, an unmarried man, hereby **grant(s)** to Jeffrey Merritt Wilson and Teresa Jean Moore, as tenants in common, the following real property in the City of Salinas, County of Monterey, State of California with the description: EXHIBIT A.

Date: 11-18-10

Jeffrey Merritt Wilson
Jeffrey Merritt Wilson

STATE OF CALIFORNIA

COUNTY OF MONTEREY

)
) SS.
)

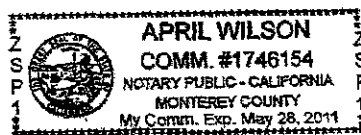
On November 18, 2010 before me, April Wilson, a Notary Public, personally, appeared Jeffrey Merritt Wilson who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

April Wilson

Signature of Notary



MAIL TAX STATEMENTS TO THE ADDRESS SHOWN ABOVE

EXHIBIT "B"

Case 15-52471

PALMA GRANT DEED

Exhibit P02 - 1/5

Case: 15-52471 Doc# 12-1 Filed: 10/20/15 Entered: 10/21/15 10:55:44 Page 3 of

EXHIBIT A

LOT 9, IN BLOCK 1, AS SHOWN ON MAP ENTITLED "TRACT NO. 231 SERRA PARK",
FILED MAY 18, 1953, IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY
OF MONTEREY, STATE OF CALIFORNIA, AND NOW IN FILE IN SAID OFFICE IN MAP
BOOK 6, CITIES AND TOWNS, AT PAGE 3 THEREIN.

APN: 002-891-009

END OF DOCUMENT

END OF DOCUMENT



OCWEN

Ocwen Loan Servicing, LLC
www.ocwen.com

NMLS #: 1852
NC Permit No. 3946

CUSTOMER CARE CENTER 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

Account Statement

Account Number:

Account Statement Date:

10/17/2013

Property Address:

313 Palma Drive
Salinas CA 93901

DELQ

Page 1

Special Notices



2AT 06784/364999/007577 1434 2 ACQVA9

JEFFREY WILSON

PO BOX 10414

SALINAS CA 93912-7414



Account Information

* Current Principal Balance:	240,266.28
Interest Rate:	2.00000%
Next Payment Due Date:	08/01/2013
Escrow Advance Balance:	18,196.37-
Current Suspense Balance:	.07
Interest Paid Year-To-Date:	2,818.62
Taxes Paid Year-To-Date:	19,895.77
Beginning Principal Balance:	478,873.76
Principal Reductions Year-To-Date:	2,323.72
Negative Amortization/Principal Adj Year-To-Date:	203,098.78-
Beginning Escrow Balance:	.00
Escrow Deposits/Adjustments Year-To-Date:	2,227.40
Escrow Disbursements/Adjustments Year-To-Date:	20,423.77-
Recently Assessed Amounts:	
09/03/13 Property Inspection Fee:	10.50

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:	
Principal:	335.85
Interest:	398.77
Escrow:	318.20
Less: Partial Payment Amount:	.07-
Current Amount Due by 11/01/13:	1,052.75
Past Due Amount:	
Principal:	1,004.20
Interest:	1,199.66
Escrow:	954.60
Past Due Amounts DUE IMMEDIATELY:	3,158.46
Assessed Fees/Expense Outstanding:	
Prev-Property Inspection Fee:	94.50
Total Fees/Expense Outstanding:	94.50
Total Amount Due:	4,305.71

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
09/06/13	Suspense Transfer							559.52-	559.52-
09/06/13	Escrow Account Adjustment			528.00					528.00
09/06/13	Expense Payment								10.52
09/06/13	Prior Servicer Fees						10.52		
09/06/13	Expense Payment								21.00
09/06/13	Property Inspection Fee						10.50		
09/06/13	Property Inspection						10.50		
09/06/13	Suspense Transfer							1,052.83-	1,052.83-
09/06/13	Expense Payment								109.48
09/06/13	Prior Servicer Fees						109.48		
09/06/13	Principal Balance Adjustment	943.35							943.35
09/06/13	Payment	330.30	404.32	318.20				0.07	1,052.89
09/06/13	Payment	330.85	403.77	318.20					1,052.82
09/06/13	Payment	331.41	403.21	318.20					1,052.82
09/06/13	Payment	331.96	402.66	318.20					1,052.82
09/06/13	Payment	332.51	402.11	318.20					1,052.82
09/06/13	Payment	333.07	401.55	318.20					1,052.82
09/06/13	Payment	333.62	401.00	318.20					1,052.82
09/25/13	Tax Disbursement			19,895.77-					19,895.77-
	MONTEREY COUNTY TAX COLLECTOR								

FOLD AND

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.



FOLD AND

Case 15-52471

PALMA GRANT DEED

Exhibit P02 - 3/5


Case: 15-52471 Doc# 12-1 Filed: 10/20/15 Entered: 10/21/15 10:55:44 Page 5 of 11

<small> CREDITOR'S name, street address, city or town, province or state, country, ZIP, or foreign postal code, and telephone no. DEBTOR'S name, street address (including apt. no.), city or town, province or state, country, and ZIP or foreign postal code </small>		<small> 1 Date of identifiable 2 Amount of debt discharged 3 Interest if included in box 2 4 Debt description 5 If checked, the debtor was personally liable for repayment of the debt 6 Identifiable event code 7 Fair market value of property CREDITOR'S federal identification number DEBTOR'S identification number Account number (see instructions) </small>		<small> OMB No. 1545-1424 2013 Form 1099-C </small>	Cancellation of Debt
CREDITORS name, street address, city or town, province or state, country, ZIP, or foreign postal code, and telephone no. OCWEN P.O. BOX 24737 WEST PALM BEACH, FL 33416-4737 CUSTOMER SERVICE: 1-800-746-2936		1 Date of identifiable 09/06/2013 2 Amount of debt discharged \$ 285,666.68 3 Interest if included in box 2 \$ 50,247.28 4 Debt description 313 PALMA DRIVE, SALINAS, CA 93901 5 If checked, the debtor was personally liable for repayment of the debt <input checked="" type="checkbox"/> 6 Identifiable event code F 7 Fair market value of property \$ 251,400.00 CREDITOR'S federal identification number 01-0681100 DEBTOR'S identification number XXX-XX- Account number (see instructions) 150842372-7130924074		OMB No. 1545-1424 2013 Form 1099-C	Cancellation of Debt
DEBTOR'S name, street address (including apt. no.), city or town, province or state, country, and ZIP or foreign postal code  7-764-81770-0028324-005-1-000-000-000-000 JEFFREY WILSON PO BOX 10414 SALINAS CA 93912-7414 		4 Debt description 313 PALMA DRIVE, SALINAS, CA 93901 5 If checked, the debtor was personally liable for repayment of the debt <input checked="" type="checkbox"/> 6 Identifiable event code F 7 Fair market value of property \$ 251,400.00 CREDITOR'S federal identification number 01-0681100 DEBTOR'S identification number XXX-XX- Account number (see instructions) 150842372-7130924074		OMB No. 1545-1424 2013 Form 1099-C	Copy B For Debtor <small> This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported. </small>

Form 1099-C

(Keep for your records)

Department of the Treasury - Internal Revenue Service

City, State, or Zip 

313 Palma Dr, Salinas, CA 93901



313 Palma Dr,
Salinas, CA 93901

2 beds · 2 baths · 1,249 sqft

Edit home facts for a more accurate Zestimate.

OFF MARKET

Zestimate®: \$366,790

Rent Zestimate®: \$1,875/mo

Est. Refi Payment

\$845/mo

Get Your Home Report

See Zestimate updates, plus the latest sales and listings
in your area.

Jeffrey-Merritt: Wilson
Post Office Box 10414
Salinas, California 93912-7414

July 23, 2010

SPECIALIZED LOAN SERVICING LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129
Fax: (720) 241-7220; (720) 241-7526

Certified Mail #:
7009 2250 0003 0147 7669
Date: July 23, 2010

REGIONAL TRUSTEE SERVICES CORPORATION
616 1st Avenue, Suite 500
Seattle, WA 98104
Fax: (206) 292-4930

Certified Mail #:
7009 2250 0003 0147 7676
Date: July 23, 2010

US BANK NA, Trustee
18400 Von Karman, Suite 1000
Irvine, CA 92612

Certified Mail #:
7009 2250 0003 0147 7683
Date: July 23, 2010

FIRST AMERICAN TITLE COMPANY
60 West Market Street, Suite 140
Salinas, CA 93901

Certified Mail #:
7009 2250 0003 0147 7638
Date: July 23, 2010

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
P.O. Box 2026
Flint, MI 48501

Certified Mail #:
7009 2250 0003 0147 7652
Date: July 23, 2010

COMMITMENT LENDING
30101 Agoura Court, Suite 102
Agoura Hills, CA 91301

Certified Mail #:
7009 2250 0003 0147 7645
Date: July 23, 2010

MORTGAGE RESCISSION NOTICE

Transaction Reference Documents:

DEED OF TRUST, MIN: 100259206110021317, 11/02/2006
ADJUSTABLE RATE NOTE, Loan No: 500002416, 11/02/2006

Property Title Reference:

Jeffrey Merritt Wilson
343 Ricardo Drive, Aromas, California
GRANT DEED, Document No: 2006-0016804, 11/08/2006

Debt Collection Reference:

NOTICE OF TRUSTEE'S SALE, Trustee's Sale No: 05-FSL-93483, 07/01/2010
DISPUTE REPLY LETTER, Loan No: 1004701979, 06/14/2010
MORTGAGE DEFAULT NOTICE, Loan No: 1004701979, 04/19/2010
SUBSTITUTION OF TRUSTEE, Document No: FSL934830172000000, 04/02/2010

MORTGAGE RESCISSION NOTICE

Dear Gentlemen:

This letter constitutes the notice of the mortgage rescission under the precepts of the common law and under the provisions of the Truth In Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA) and the Home Owner Equity Protection Act (HOEPA). The rescission is effective upon the transmittal of the notice by the mail and by the wire.

I exercise the right of the rescission for the following reasons:

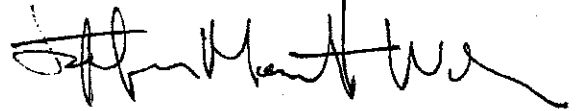
- On or about the May 11, 2010, I sent a letter to the Person: REGIONAL TRUSTEE SERVICES CORPORATION (RTS), wherein I disputed the alleged debt and requested the disclosures of the specific items and the communications by the written correspondence. The Person: RTS did not respond with any meaningful answer to my request and I continue to receive harassing telephone calls. Thus, I began an inquiry into the nature of the original transaction.
- I discovered the existence of an "affiliated business arrangement" between the transaction-parties and other third-parties, which the Person: COMMITMENT LENDING (CLC), as the apparent "Lender" and the Person: FIRST AMERICAN TITLE COMPANY (FAM), as the "escrow agent," did not disclose to me at the "closing and settlement" of the transaction. The Person: CLC referred the business of its lending and settlement services to the third-parties of the "affiliated business arrangement." Thus, the Person: CLC received and accepted the fees other than for the services actually performed and omitted the material disclosures of the residential mortgage transaction.
- I discovered the existence of a "mortgage securitization scheme" between the Lender, Trustee, Beneficiary and other third-parties, which the Person: CLC, as the apparent "Lender" and the Person: FAM, as the "escrow agent," did not disclose to me at the "closing and settlement" of the transaction and wherein the transaction-parties received the payments or the "kickbacks" of the "mortgage securitization scheme." The apparent Lender omitted the charges paid directly or indirectly by the real "creditors" as an incident to or a condition of the extension of the consumer credit. Thus, the overstated property appraisal, the third-party receipts, the third-party disbursements and the Yield Spread Premium between the Borrower Interest Rate and the Investor Interest Rate concealed the true Finance Charges and the true Annual Percentage Rate of the purported loan.
- I discovered the appearance of an unrecorded note transfer from the Person: CLC to a special purpose vehicle and the existence of the unrecorded and the undisclosed transfer of the trustee powers. Since the Person: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) was only a "nominee" of the apparent Lender, then it had no power to transfer the note or to appoint any trustee.
- I discovered the existence of the numerous false representations by the agents of the Persons: CLC and FAM in the connection with the "closing and settlement" of the residential mortgage transaction. The false representations included, among the others, the statements: (1) that the Person: CLC was the "lender" in the transaction; (2) that the Person: JEFFREY MERRITT WILSON was the "borrower" in the transaction; (3) that the borrower had the "ability to repay" the loan; (4) that the Lender loaned its money in the transaction; (5) that the Loan was in the nature of a "secured transaction" under the Uniform Commercial Code and (6) that the DEED OF TRUST was a valid and enforceable agreement between the contracting parties.

All of the foregoing statements are all false. The existence of the "affiliated business arrangement," the existence of the "mortgage securitization scheme," the failure of the "material disclosures" in the connection with a federally related mortgage; the referrals of the settlement services to the undisclosed parties; the receipt of the "kickbacks" and the conduct of numerous unfair business practices violate the provisions of the TILA, RESPA and HOEPA. The violation of the federal lending laws generates the cause of this rescission. Under the discovery rule, the statutes of the limitations of those federal lending laws do not apply because I just recently discovered the injuries of my property and the extent of the damages.

The rescission of the mortgage loan transaction is effective upon the date of the mailing of the Letter: MORTGAGE RESCISSION NOTICE. You have twenty-days after receipt of this notice to return all monies paid and to terminate the security interest. By the operation of the law, the mortgage against my property is VOID under the authority of the 15 U.S.C. § 1635(b). Any derogatory credit reports constitute a willful violation of the TILA and the Fair Credit Reporting Act (FCRA) (15 U.S.C. § 1681a *et seq.*).

Please contact me by your written response to the address of the Jeffrey-Merritt: Wilson, Post Office Box 10414, Salinas, California 93912-7414 for the mutual return of all property exchanged. Additionally, please confirm the termination of any "security interest" and the termination of any "collection activity" by your written verification.

Regards,



Jeffrey-Merritt: Wilson

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY		SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY									
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>US BANK 8400 Von Karman MORTGAGE REFINANCE, CA 92612</p>		<p>A. Signature <i>[Signature]</i> <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>[Signature]</i> C. Date of Delivery <i>[Signature]</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>		<p>2. Article Number (Transfer from service label) 7009 2250 0003 0147 7663</p> <p>PS Form 3811, February 2004 102595-02-M-1540</p>		<p>1. Article Addressed to:</p> <p>US BANK 8400 Von Karman MORTGAGE REFINANCE, CA 92612</p>		<p>A. Signature <i>[Signature]</i> <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>[Signature]</i> C. Date of Delivery <i>[Signature]</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>		<p>2. Article Number (Transfer from service label) 7009 2250 0003 0147 7663</p> <p>PS Form 3811, February 2004 102595-02-M-1540</p>	
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